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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Quentin	
	Write the name that is on	First name	First name
	your government-issued	O Middle name	Middle name
	picture identification (for example, your driver's	Lynch	middle fleathe
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Quentin First Name	O Lynch Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		3030 W Walnut St Number Street Basement	Number Street
		Chicago Illinois 60612 City State Zip Code	City State Zip Code
		Oity State Zip Gode	Oity State Zip Gode
		Cook	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		notices to you at the manning additions.	and Hamming additions.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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D	ebtor 1 Quentin	0		Lynch		Case number (if kno	wn)
	First Name	Middle Nan	ne	Last Name			
Pá	rt 2: Tell the Court Abo	ut Your Bankrup	tcy Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a Bankruptcy (Form Chapter 7 Chapter 11 Chapter 12 Chapter 13					C. § 342(b) for Individuals Filing for opriate box.
8.	How you will pay the fee	more details cashier's che may pay with I need to pay Individuals to judge may, b the official poyou choose to	about how you ck, or money of a credit card of the fee in inso Pay Your Filinat my fee be wut is not require overty line that	may pay. Typio order. If your atto or check with a p tallments. If you ng Fee in Instali aived (You may ed to, waive you applies to your u must fill out the	cally, if your corney is some printer un choose alments (Our request ur fee, an family si	ou are paying the submitting your ed address. this option, sig official Form 103 this option only d may do so onl ze and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9.	Have you filed for bankruptcy within the last 8 years?	✓ No. Yes. District District District			When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District			When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11	Do you rent your residence?	_	r landlord obtair Go to line 12.	atement About a			st You (Form 101A) and file it with

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0 Lynch Debtor 1 Quentin __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Quentin
 O
 Lynch
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Quentin			umber (if known)	
Part 6: Answer These Que	Middle Name La estions for Reporting Purposes	ast Name		
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual of No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily less.	consumer debts? Consumer primarily for a personal, family business debts? Business debts? Business denvestment or through the oper	ebts are debts that you incurred to obtain ration of the business or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fu		vexempt property is excluded and administrative to unsecured creditors?	ve
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 mil \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$500	nillion	ion
20. How much do you estimate your liabilities to be?	▼ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 mil \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$500	nillion	ion
Part 7: Sign Below				
For you	correct. If I have chosen to file under Chaof title 11, United States Code. I under Chapter 7. If no attorney represents me and out this document, I have obtain	apter 7, I am aware that I may I understand the relief availabled I did not pay or agree to pay ned and read the notice require		2, or 13 ceed
	I understand making a false state connection with a bankruptcy ca both. 18 U.S.C. §§ 152, 1341, 1	ement, concealing property, case can result in fines up to \$2 519, and 3571.	red States Code, specified in this petition. or obtaining money or property by fraud in 250,000, or imprisonment for up to 20 year	rs, or
	/s/ Quentin Lynch Signature of Debtor 1	×	Signature of Debtor 2	
	Executed on2/20/2018		Executed on	
	MM / DD	/ YYYY	MM / DD / YYYY	

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Debtor 1 Quentin	Ο	Lynch	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 1	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the llso certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the	information in the sched	ules filed with the petition is incorrect.
attorney, you do not	4.5			
need to file this page.	/s/ Michael Miller		Date	2/20/2018
	Signature of Attorney	for Debtor	M	M / DD / YYYY
	· ·			
	Michael Miller			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	-			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3122568728	Email address	mmiller@semradlaw.com
				·
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Quentin	0	Lynch	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				

	Check if	this	is	an
_	amende	d filii	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<u>:</u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$5,676.00
1c. Copy line 63, Total of all property on Schedule A/B	\$5,676.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$521.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$20,092.00
Your total liabilities	\$20,613.00
Part 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$1,674.00
Schedule J: Your Expenses (Official Form 106J)	\$1,524.00
Copy your monthly expenses from line 22, Column A, of <i>Schedule J.</i>	\$1,524.00

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Deb	otor 1 Quentin	0	Lynch	Case number (if known)	
	First Name	Middle Name	Last Name		
Part	4: Answer These Qu	estions for Administra	tive and Statistical Records	S	
6. A	are you filing for bankrupt	cy under Chapters 7, 11, o	or 13?		
ſ	No. You have nothing to	o report on this part of the f	form. Check this box and submit the	nis form to the court with your other sc	hedules.
-	Yes.				
	<u> </u>				
7. V	Vhat kind of debt do you h	ave?			
			sumer debts are those incurred by a Fill out lines 8-10 for statistical put	an individual primarily for a personal,	
			·		Jan. 9
L		imarily consumer debts. Y ith your other schedules.	ou have nothing to report on this	part of the form. Check this box and su	ıbmit
		our Current Monthly Incom Form 122B Line 11; OR, F	ne: Copy your total current month Form 122C-1 Line 14.	ly income from Official	\$1,883.72
9.	Convite following speci	ial categories of claims fr	om Part 4, line 6 of Schedule E/	·E•	
٥.	oopy the following speci	ar categories of claims if	om rait 4, ime o oi ochedule L		
	From Part 4 on Schedule	e E/F, copy the following:		Total claim	
	9a. Domestic support obli	gations (Copy line 6a.)		\$0.00	
		, , , ,		\$521.00	
	9b. Taxes and certain other	er debts you owe the goverr	nment. (Copy line 6b.)	402.1100	
	9c. Claims for death or per	rsonal injury while you were	e intoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy	line 6f.)		\$0.00	
	9e Obligations arising out	of a separation agreement	or divorce that you did not report a	\$0.00	
	priority claims. (Copy line		2. 2 2. 30 and you are not roport		
	9f Dehts to pension or pr	ofit-sharing plans, and othe	er similar debts. (Copy line 6h.)	\$0.00	
	or pension or pri	Jin Shailing plans, and othe	on thinking debtes. (Oopy inte off.)		

\$521.00

9g. Total. Add lines 9a through 9f.

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F-11								
Fill in this	information to	identify your c	ase:					
Debtor 1	Quentin		0	1	Lynch			
Debtor 2	First Nar	ne	Middle N	lame	Last Name			
(Spouse, if fi	ling) First Nar	me	Middle N	lame	Last Name			
United Sta	ates Bankruptcy	Court for the:	Northern		District of Illinois			
Cooo num	hor				(State)			
Case num (If known)								
Officia	al Form 1	06A/B						Check if this is an
			_					amended filing
Sche	dule A/E	3: Prope	rty					12/1
category responsib write your Part 1:	where you thin le for supplying name and cas Describe Ea	k it fits best. It g correct infor se number (if k ch Residenc	Be as complete a mation. If more s nown). Answer e ee, Building, Lai	nd accu pace is very que nd, or (rate as possible. If two needed, attach a separ estion. Other Real Estate Yo	married people ate sheet to this u Own or Hav		are equally
	Jown or have a No. Go to Part		juitable interest i	in any r	esidence, building, land	, or similar prop	erty?	
ш	Yes. Where is	ine property?		What	in the property? Check o	Il that apply	Do not doduct accurad	claims or exemptions. Put
1.1					i s the property? Check a ngle-family home	іі шагарріу.	the amount of any secu	red claims on Schedule D:
	Street address	, if available, or	other description		ıplex or multi-unit building	J	Creditors Who Have Cla	nims Secured by Property.
					ondominium or cooperativ	e	Current value of the entire property?	Current value of the portion you own?
				M:	anufactured or mobile hon	ne		
	Number	Street			nd 		Describe the nature o	f vour ownership
					vestment property		interest (such as fee s	simple, tenancy by
	City	State	Zip Code		neshare her		the entireties, or a life	e estate), if known.
				Who hone.	as an interest in the pro	pperty? Check	Check if this is co (see instructions)	ommunity property
				☐ De	btor 1 only		ш	
				De	btor 2 only			
					ebtor 1 and Debtor 2 only			
				ш	least one of the debtors a			
				Other	information you wish to rty identification numbe	add about this	item, such as local	
If you	own or have m	ore than one, li	st here:		•			
				What	is the property? Check a	ll that apply.		claims or exemptions. Put ired claims on <i>Schedule D:</i>
1.2	Street address	, if available, or	other description	=	ngle-family home			aims Secured by Property.
					iplex or multi-unit building Indominium or cooperativ		Current value of the	Current value of the
					anufactured or mobile hon		entire property?	portion you own?
					nd			
	Number	Street		In	vestment property		Describe the nature of interest (such as fee s	
	City	State	Zip Code		neshare her		the entireties, or a life	
	City	State	Zip Code				Observatorit Albierie es	
				Who hone.	as an interest in the pro	pperty? Check	(see instructions)	ommunity property
				∐ De	btor 1 only		_	
					btor 2 only			
					btor 1 and Debtor 2 only	nd another		
					least one of the debtors a		tana anakan ta	
					information you wish to rty identification numbe		item, such as local	

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ebtor 1	Quentin	0	Lynch Case num	nber (if known)	
	First Name	Middle Name	Last Name		
3	First Name eet address, if available, or of the street street.	Middle Name	<u> </u>	the amount of any secundary Who Have Classes Current value of the entire property? Describe the nature of interest (such as fee sethe entireties, or a life.) Check if this is contributed.	simple, tenancy by e estate), if known. ommunity property
		ortion you own for	Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this ite property identification number: r all of your entries from Part 1, including any ent		
	I the dollar value of the pave attached for Part 1. V	Vrite that number	here.		
rt 2: you ov I own t	Describe Your Vehiclem, lease, or have legal of that someone else drives. It ans, trucks, tractors, sport to	Vrite that number	st in any vehicles, whether they are registered or any report it on Schedule G: Executory Contracts and the schedule C: Executory C:	-	
rt 2: you ov 1 own t Cars, va 1 Ye	Describe Your Vehice wn, lease, or have legal of that someone else drives. It ans, trucks, tractors, sport to be se	les or equitable interest you lease a vehicle utility vehicles, moto	st in any vehicles, whether they are registered or a laso report it on Schedule G: Executory Contracts and procycles	and Unexpired Leases.	
rt 2: you ov I own t	Describe Your Vehice wn, lease, or have legal of that someone else drives. It ans, trucks, tractors, sport of the ses Make	les or equitable interes f you lease a vehicle utility vehicles, moto Chevrolet Impala Sedan 4D	st in any vehicles, whether they are registered or any report it on Schedule G: Executory Contracts and the schedule C: Executory C:	Do not deduct secured the amount of any secured	l claims or exemptions. Pu ured claims on <i>Schedule L</i> <i>laims Secured by Property.</i>
rt 2: you ov 1 own t Cars, va 1 Ye	Describe Your Vehice wn, lease, or have legal of that someone else drives. It ans, trucks, tractors, sport of the Make Model: Year: Approximate mileage:	les or equitable interes f you lease a vehicle utility vehicles, moto	st in any vehicles, whether they are registered or a also report it on Schedule G: Executory Contracts an orcycles Who has an interest in the property? Check one.	Do not deduct secured the amount of any secured	ured claims on <i>Schedule D</i>
rt 2: you ov 1 own t Cars, va 1 Ye	Describe Your Vehice wn, lease, or have legal of that someone else drives. It ans, trucks, tractors, sport of es Make Model: Year:	Chevrolet Impala Sedan 4D LTZ 2012 120000	st in any vehicles, whether they are registered or a also report it on Schedule G: Executory Contracts an orcycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured the amount of any secured the amount of any secured the amount of the current value of the entire property? \$4550.00	ured claims on Schedule Laims Secured by Property. Current value of the portion you own?
you ha you ow you ow Oars, va Ye 3.1	Describe Your Vehice wn, lease, or have legal of that someone else drives. It ans, trucks, tractors, sport of the Make Model: Year: Approximate mileage: Other information:	Chevrolet Impala Sedan 4D LTZ 2012 120000	st in any vehicles, whether they are registered or a laso report it on Schedule G: Executory Contracts an procycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured the amount of any secured the amount of any secured the amount of the entire property? \$4550.00	ured claims on Schedule Laims Secured by Property. Current value of the portion you own?

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First Name	0	Lynch	Case number (if known)	
	Middle Name	Last Name		
3.3 Make		Who has an interest in the pro		d claims or exemptions. P
Model:		one.		cured claims on <i>Schedule</i> Claims Secured by Property
Year:		Debtor 1 only	Creditors virio have C	iaims Secured by Propert
Approximate mileage:		Debtor 2 only	Current value of the	Current value of the
Other information:		Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors a	nd another	·
		Check if this is community	v property (see	
		instructions)	, , , , , , , , , , , , , , , , , , , ,	
3.4 Make		Who has an interest in the pro	pperty? Check Do not deduct secure	d claims or exemptions. P
Model:		one.		cured claims on Schedule
Year:		Debtor 1 only	Creditors Who Have C	laims Secured by Property
Approximate mileage:		Debtor 2 only	Current value of the	Current value of the
Other information:		Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors a	nd another	
		Check if this is community	y property (see	
		instructions)		
4.1 Make Model:		Who has an interest in the pro	, ,	d claims or exemptions. Foured claims on Schedule
Year:		Debtor 1 only	Creditors Who Have C	laims Secured by Propert
Approximate mileage:		Debtor 2 only	Current value of the	Current value of the
Other information:		Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors a	nd another	
		Check if this is community	v property (see	
		instructions)	, p. opo. ty (555	
4.2 Make		Who has an interest in the pro	pperty? Check Do not deduct secured	d claims or exemptions. F
Model:		one.		cured claims on Schedule
Year:		Debtor 1 only	Creditors Who Have C	laims Secured by Propert
Approximate mileage:		Debtor 2 only	Current value of the	Current value of the
Other information:		Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors a	nd another	
Model: Year: Approximate mileage:		Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any sec Creditors Who Have C Current value of the entire property?	cured claims on Claims Secured L Current val

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De	ebtor 1	Quentin First Name	O Middle Name	Lynch Last Name	Case number (if known)	
Pa	rt 3:	Describe Y	our Personal and Household			
D	o you	own or hav	e any legal or equitable inter	rest in any of the followi	ing items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Examp	_	and furnishings liances, fumiture, linens, china, kitcl	henware		
<u>√</u>	No Yes. [Describe	Misc Furniture			\$300.00
		tronics les: Television	s and radios; audio, video, stereo, a	and digital equipment; compu	uters, printers, scanners; music	
<u></u>		Describe	(1)TV (1)Cellphone			\$300.00
		•	ue and figurines; paintings, prints, or o in, or baseball card collections; othe			
	No Yes. [Describe				
		les: Sports, ph	rts and hobbies otographic, exercise, and other holes; carpentry tools; musical instrume		ol tables, golf clubs, skis; canoes	
✓	No Yes. [Describe				·
	0. Fire		es, shotguns, ammunition, and rela	ated equipment		
	No	nes. 1 istois, iiii	es, snotguns, ammuniton, and rea	ated equipment		
Ì	Yes. [Describe				
	1. Clo		clothes, furs, leather coats, designer	r wear, shoes, accessories		I
	No					1
✓	Yes. [Describe	Used Clothes			\$300.00
		-	ewelry, costume jewelry, engageme er	ent rings, wedding rings, heirl	loom jewelry, watches, gems,	
<u> </u>	No Yes. [Describe	Used Jewelry			\$100.00
		n-farm animal les: Dogs, cats	s s, birds, horses			1
✓	No Yes. [Describe				
1	4. Any	other persor	al and household items you did	not already list, including a	any health aids you did not list	
✓	No					
	Yes. [Describe				
			llue of all of your entries from Pa t number here	rt 3, including any entries	for pages you have attached	\$1000.00

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Debtor 1 Quentin 0 Lynch Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$126.00 17.1. Checking account: Wintrust bank 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Quentin	0	Lynch	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfe	checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in IF), thrift savings accounts	s, or other pension or profit-sharing plans	
	No No	11, 211101, 100g11, 101(iy, 100(b)	,, anni cavingo account	, or other perioder or profit officing plane	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		•			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		deposits you have made so that with landlords, prepaid rent, public			
		Electric:			
		Gas:	_		
		Heating oil:	-		
		Security deposit on rental unit:			·
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	r a number of years)	
	✓ No Yes	Issuer name and description:			
		-			_

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Debt	or 1 Quentin First Name	O Middle Name	Lynch E Last Name	Case number (if known)	
24.			rt in a qualified ABLE program, or unde	er a qualified state tuition program.	
	26 U.S.C. §§	530(b)(1), 529A(b), and 529(b)(1).		
	✓ No Yes	Institution name and description	n. Separately file the records of any interest	ts.11 U.S.C. § 521(c):	
					-
					-
25.	Trusts equit:		erty (other than anything listed in line	1) and rights or nowers	-
20.		or your benefit	erty (other than anything noted in line	i, and rights of powers	
	✓ No				
	Yes. Desc	nbe			
26.	Patents, cop	vrights, trademarks, trade sec	rets, and other intellectual property		
	-		roceeds from royalties and licensing agree	ements	
	No No Door	riba			
	Yes. Desc	ilbe			
27.	Licenses, fra	 nchises, and other general inta	angibles		
			cooperative association holdings, liquor li	icenses, professional licenses	
	✓ No Yes. Desc	riha			
	les. Desc	ilde			
Mor	ov or propo	ty owed to you?			Current value of the
Mor	ney or propei	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions
	ney or proper				portion you own?
					portion you own? Do not deduct secured
	Tax refunds of No Yes. Give s			Federal:	portion you own? Do not deduct secured
	Tax refunds or No Yes. Give sabout your a	pecific information t them, including whether llready filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give s about you a and to	pecific information t them, including whether llready filed the returns he tax years			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give about your and to	pecific information t them, including whether llready filed the returns he tax years	ısal support, child support, maintenance,	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and to	pecific information t them, including whether llready filed the returns he tax years	ısal support, child support, maintenance,	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	pecific information t them, including whether llready filed the returns he tax years	usal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	pecific information t them, including whether llready filed the returns he tax years t due or lump sum alimony, spou	ısal support, child support, maintenance,	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	pecific information t them, including whether llready filed the returns he tax years t due or lump sum alimony, spou	ısal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	pecific information t them, including whether llready filed the returns he tax years t due or lump sum alimony, spou	usal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds or No Yes. Give s about you a and s Family suppor Examples: Past No Yes. Give s	pecific information t them, including whether liready filed the returns the tax years t due or lump sum alimony, spou	ısal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and to Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	pecific information t them, including whether llready filed the returns he tax years t due or lump sum alimony, spou	ayments, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soc	pecific information t them, including whether llready filed the returns he tax years t due or lump sum alimony, spou	ayments, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and to Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	pecific information t them, including whether dready filed the returns he tax years t due or lump sum alimony, spou	ayments, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Debt	or 1 Quentin	0	Lynch	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disabi		savings account (HSA); credit,	nomeowner's, or renter's insurance	
	No Yes. Name the insur of each policy and li	rance company	ompany name:	Beneficiary:	Surrender or refund value
32.	If you are the beneficiary property because some			cy, or are currently entitled to receive	
33.		arties, whether or not you nployment disputes, insurar	I have filed a lawsuit or madence claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims No Yes. Describe	unliquidated claims of ev	ery nature, including counter	claims of the debtor and rights	
35.	Any financial assets yo	ou did not already list			
	✓ No Yes. Describe				
36.			art 4, including any entries f		\$126.00
Part	<u>-</u>		-	nterest In. List any real estate in Pa	rt 1.
37.	Do you own or have an	y legal or equitable inter	est in any business-related p	operty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.		r commissions you alread	ly earned		
	Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		odems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ctronic devices
	No Yes. Describe				

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Debt	tor 1 Quentin	0	Lynch	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you use ir	business, and tools of y	our trade	
	✓ No				
	Yes. Describe				
41.	Inventory				
	Yes. Describe				
	Tes. Describe				
	-				
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
	Yes. Give specific	Name	e of entity:	% of ownership:	
	information about				· -
	them				
40.4	O			· · · · · · · · · · · · · · · · · · ·	
43.	oustomer lists, mailing	lists, or other compilations			
	✓ No				
	Yes. Do your lists i	nclude personally identifiable info	ormation (as defined in 11	U.S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	cribe			
44.	Any business-related	property you did not already	ist		
	✓ No				
	Yes. Give specific				
	information				
					_
		all of your entries from Part 5,		pages you have attached	
or Pa	art 5. Write that number	er here			
Part				y You Own or Have an Interest In.	
	If you own or have ar	n interest in farmland, list it in Part	1.		
46.	Do you own or have a	ny legal or equitable interest	in any farm- or commerc	cial fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured claims
	ш				or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, tarm-raised fish			
	✓ No				
	Yes. Describe				

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Deb	tor 1 Quentin		ynch	Case number (if known)	
	First Name		ast Name		
48.	Crops-either growing	or harvested			
	✓ No				
	Yes. Describe				
	L 163. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	s. and tools of trade		
	_	,, , , , , , , , , , , , , , , , ,	-,		
	✓ No				
	Yes. Describe				
		Proceedings of the second for all			
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you did n	ot already list		
	√ No				
	Yes. Describe				
				Γ	
		II of your entries from Part 6, including			
•	art o. Write that humber	nere			
	D		TI		
Part	Describe All Pro	perty You Own or Have an Intere	st in That You Did No	t LIST ADOVE	
53.		perty of any kind you did not already li	st?		
	Examples: Season ticket	s, country club membership			
	✓ No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of al	Il of your entries from Part 7. Write tha	t number nere		
Part	List the Totals of	Each Part of this Form			
55 1	Port 1: Total rool catata	, line 2		•	
33.1	rait i. iotaliealestate	, IIIC Z			
56 .	part 2 total vehicles, lin	0.5			
50.	part 2 total vehicles, illi	e 5	\$4550.00		
57. F	Part 3: Total personal ar	nd household items, line 15	\$1000.00		
58. F	Part 4: Total financial as	sets. line 36	*		
			\$126.00		
59. I	Part 5: Total business-re	elated property, line 45			
60. I	Part 6: Total farm- and t	fishing-related property, line 52			
01.1	Part 7: Total other prop	erty not listea, line 54			
62.	Total personal property.	Add lines 56 through 61	\$5676.00		+ \$5676.00
			40010.00	Copy personal property total	- 43070.00
					\$5676.00
63. T	otal of all property on S	Schedule A/B. Add line 55 + line 62			

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Quentin	0	Lynch	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(Otato)	

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identity the Property You Clair	m as Exempt		
1.	, , , , , , , , , , , , , , , , , , ,	•		
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A	A/B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Checking account, Wintrust bank Line from Schedule A/B: 17	\$126.00	\$126.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
	Brief description: Misc Furniture Line from Schedule A/B: 06	\$300.00	\$300.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?	

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Debtor 1 Quentin 0 Lynch Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$300.00 description: **✓** \$300.00 (1)TV (1)Cellphone 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(a) Brief \$300.00 description: **✓** \$300.00 **Used Clothes** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$100.00 description: **✓** \$100.00 **Used Jewelry** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(c); 735 ILCS Brief \$4,550.00 description: 5/12-1001(b) \$2,400.00; \$2,150.00 Chevrolet Impala Sedan 100% of fair market value, up to any 4D LTZ, 2012, 2012 Chevrolet Impala Sedan applicable statutory limit **4D LTZ**

Line from Schedule A/B:

03

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			_			
Fill in this	information to identify your ca	ase:				
Debtor 1	Quentin	Ο	Lynch			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if fi	First Name	Middle Name	Last Name			
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case num (If known)	nber					
(II KIIOWII)]		Objects if the last series
Offici	al Form 106D					Check if this is an amended filing
Sche	dule D: Credit	ors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
more space			e are filing together, both are equ nber the entries, and attach it to t			
1. Do a	any creditors have claims s	ecured by your proper	ty?			
~	No. Check this box and subr	nit this form to the court	with your other schedules. You hav	e nothing else to repo	ort on this form.	
	Yes. Fill in all of the informatio	n below.				
Part 1:	List All Secured Claims					
for e		ditor has a particular claim	red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

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		D	ocument Page 23 o	of 70			
Fill in this infor	rmation to identify your cas	e:					
Debtor 1	Quentin First Name	O Middle Name	Lynch Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States B	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(Oldie)				
Official F	orm 106E/F				Chec	ck if this is an	amended filing
Sched	ule E/F: Cred	litors Who	Have Unsecur	ed Claims	i		12/15
Form 106A/B) claims that are the entries in the known).	and on Schedule G: Execu e listed in Schedule D: Cre	tory Contracts and Uditors Who Hold Claich the Continuation	nat could result in a claim. Also li Inexpired Leases (Official Form 1 Ins Secured by Property. If more Page to this page. On the top of	06G). Do not include a space is needed, copy	any creditors the Part yo	s with partial u need, fill it	lly secured out, number
No. Yes. 2. List all o listed, ide As much Continua	f your priority unsecured on tify what type of claim it is. as possible, list the claims in tion Page of Part 1. If more t	laims. If a creditor has If a claim has both pri alphabetical order acc han one creditor holds	s more than one priority unsecured ority and nonpriority amounts, list the cording to the creditor's name. If you a particular claim, list the other cred is for this form in the instruction both	nat claim here and show u have more than two politors in Part 3.	both priority	and nonprior	ity amounts.
,		,		,	Total claim	Priority amount	Nonpriority amount
	Department of Revenue- Ban	kruptcy Section	Last 4 digits of account numbe	r	\$521.00	\$521.00	\$0.00
Priority (PO Box	Creditor's Name : 64338		When was the debt incurred?	n/a			
Number	r Street		As of the date you file, the claim apply.	n is: Check all that			
Det	State curred the debt? Check on otor 1 only otor 2 only otor 1 and Debtor 2 only		Contingent Unliquidated Disputed Type of PRIORITY unsecured cl Domestic support obligations Taxes and certain other debts	3			
	east one of the debtors and eck if this claim relates to		government Claims for death or personal intoxicated	njury while you were			
Is the c	laim subject to offset?		Other. Specify				

Yes

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Debtor 1 Quentin 0 Lynch Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 AFNI, INC. \$250.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/2014 PO BOX 3097 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated BLOOMINGTON 61702 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **V** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collecting for ORIGINAL CREDITOR: AT T U-VERSE Other. Specify Is the claim subject to offset? Yes City of Chicago - Parking and red Light Tickets \$6,500.00 Last 4 digits of account number Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60680 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ DL#: L520-7148-9054 Is the claim subject to offset? **✓** No Yes CREDIT ONE BANK NA 4.3 \$457.00 5691 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6/2017 PO BOX 98875 Number As of the date you file, the claim is: Check all that apply. Contingent LAS VEGAS 89193 Nevada Unliquidated City State Zip Code Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes

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Lynch 0 Debtor 1 Quentin _____ Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** \$2,134.00 HARVARD COLLECTION SER 4.4 Last 4 digits of account number ____ 4714 Nonpriority Creditor's Name 4839 ELSTON AVE When was the debt incurred? 9/2017

Nonpriority Creditor's Name 662 w Grand 4th FI Number Street As of the date you file, the claim is: Check all that apply. Chicago Illinois 60654 City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes When was the debt incurred? As of the date you file, the claim is: Check all that apply. Topic of Nonpriority (Indicated Disputed Disputed No Disputed Type of Nonpriority unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Claim #: 00-866-14 Last 4 digits of account number 6100 \$5,255.00
CHICAGO Illinois 60630 Unliquidated Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims
Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 only Debtor 1 and Debtor 3 only Debtor 1 only Debtor 1 and Debtor 3 only Debtor 1 only Debtor 1 only Debtor 1 and Debtor 3 only Debtor 4 only Debtor 5 only Debtor 1 and Debtor 5 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 8 only Debtor 8 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 9 o
Who incurred the debt? Check one. Debtor 1 only
Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only
At least one of the debtors and another Check if this claim relates to a community debt Collecting for ORIGINAL
Check if this claim relates to a community debt Is the claim subject to offset?
Is the claim subject to offset? No No Yes 4.5 Safeway Insurance Nonpriority Creditor's Name 662 w Grand 4th FI Number Street Chicago Illinois 60654 City State Zip Code Who incurred the debt? Check one. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Verizzon Wireless Last 4 digits of account number When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims debts Check if this claim relates to a community debt Is the claim subject to offset? Verizzon Wireless Last 4 digits of account number 6100 \$5,255.00
Is the claim subject to offset? Other. Specify HUMAN SERVICE Safeway Insurance Safeway Insurance Nonpriority Creditor's Name 662 w Grand 4th FI Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes Last 4 digits of account number CHEDITOR: IL DEPARTMENT OF HUMAN SERVICE St.496.00 \$5,496.00 St.496.00 St.496.00 St.496.00 St.496.00 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Claim #: 00-866-14 St.255.00
As of the date you file, the claim is: Check all that apply.
Last 4 digits of account number \$5,496.00
Nonpriority Creditor's Name 662 w Grand 4th FI Number Street Chicago Illinois 60654 City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Claim #: 00-866-14 Last 4 digits of account number 6100 \$5,255.00
Nonpriority Creditor's Name 662 w Grand 4th FI Number Street Chicago Illinois 60654 City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Claim #: 00-866-14 Last 4 digits of account number 6100 \$5,255.00
As of the date you file, the claim is: Check all that apply. Chicago Illinois 60654 City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Claim #: 00-866-14 Last 4 digits of account number 6100 \$5,255.00
Chicago Illinois 60654 City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes Chicago Illinois 60654 Unliquidated Disputed Non City State Zip Code Disputed Non Contingent Unliquidated Disputed Non Check in NonPRIORITY unsecured claim: Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Claim #: 00-866-14 Last 4 digits of account number 6100 \$5,255.00
Chicago Illinois 60654 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes ✓ VERIZON WIRELESS ☐ Unliquidated ☐ Disputed ☐ Dispu
Chicago Illinois 60654 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes Disputed Disputed Disputed Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Claim #: 00-866-14 Claim #: 00-866-14 Disputed Disputed Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Claim #: 00-866-14 Other. Specify Claim #: 00-866-14
Who incurred the debt? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ☐ Yes ☐ VERIZON WIRELESS ☐ Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Claim #: 00-866-14 ☐ VERIZON WIRELESS ☐ Last 4 digits of account number 6100 \$5,255.00
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Claim #: 00-866-14 Last 4 digits of account number 6100 \$5,255.00
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Claim #: 00-866-14 Last 4 digits of account number 6100 \$5,255.00
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Claim #: 00-866-14 Last 4 digits of account number 6100 \$5,255.00
divorce that you did not report as priority claims At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes VERIZON WIRELESS divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Claim #: 00-866-14 ✓ Other. Specify Claim #: 00-866-14 ✓ Other. Specify Claim #: 00-866-14 ✓ Other. Specify Sp
Check if this claim relates to a community debt Is the claim subject to offset? Ves Claim #: 00-866-14 Other. Specify Other. Specif
Check if this claim relates to a community debt ✓ Other. Specify Claim #: 00-866-14 Is the claim subject to offset? ✓ No ✓ Yes 4.6 VERIZON WIRELESS Last 4 digits of account number 6100 \$5,255.00
Is the claim subject to offset? No Yes 4.6 VERIZON WIRELESS Last 4 digits of account number 6100 \$5,255.00
Yes 4.6 VERIZON WIRELESS Last 4 digits of account number 6100 \$5,255.00
4.6 VERIZON WIRELESS Last 4 digits of account number 6100 \$5,255.00
Nonpriority Creditor's Name
P.O. Box 660108 When was the debt incurred? 8/2017 Number Street
As of the date you file, the claim is: Check all that apply.
Delles Toyes 75066
Dallas Texas 75266 City State Zip Code Unliquidated
Who incurred the debt? Check one.
Debtor 1 only Type of NONPRIORITY unsecured claim:
Debtor 2 only Student loans
Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or
At least one of the debtors and another divorce that you did not report as priority claims
Debts to pension or profit-sharing plans, and other similar
☐ Check if this claim relates to a community debt Is the claim subject to offset? ☐ Other. Specify
No
∐ Yes

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Debtor 1 Quentin 0 Lynch Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. IL Department of Human Services On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 100 W Randolph St, 13th Floor Line 4.4 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Chicago Illinois 60601 Last 4 digits of account number 4714 City State Zip Code AT&t Uverse On which entry in Part 1 or Part 2 did you list the original creditor? PO Box 64794 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Claims Saint Paul 55164 Minnesota Last 4 digits of account number 3388 City Zip Code HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? of (Check 111 W JACKSON BLVD S-400 Line 4.2 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured

Last 4 digits of account number

CHICAGO

City

Illinois

State

60604

Zip Code

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Debtor 1 Quentin O Lynch Case number (if known)
First Name Middle Name Last Name

1 11 31 140	me Middle Name Last Name			
Part 4: Add t	he Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is mounts for each type of unsecured claim.	s for s	tatistical reporting p	urpo
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$521.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.	0-	\$521.00	
	6e. Total. Add lines 6a through 6d.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$20,092.00	
	6: Total Add lines of through 6:	e:	\$20,092.00	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Quentin	0	Lynch
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois
Case number			(State)

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			9			
Fill in this infor	mation to identify your o	ase:				
Debtor 1	Quentin	0	Lynch			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States I	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(Otato)			
						Check if this is ar amended filing
Official	Form 106H					
Schedul	e H: Your Co	debtors				12/15
	er every question.	ou are filing a joint case, do	not list either spouse as a	a codebtor.)		
Idaho, Lo	uisiana, Nevada, New Me	lived in a community proxico, Puerto Rico, Texas, W		, ,	property states and territories inclu	de Arizona, California,
	Go to line 3.	or on our or local ocuity	alant live with you at the	timo?		
L res.	No	er spouse, or legal equiva	dent live with you at the	urrie?		
		ty state or territory did yo	u live?	Fill in the	name and current address of that	person.
	Name of your spouse,	ormer spouse, or legal equ	ivalent			
	Number Street					
	City	State	Zip Co	de		
	· ·	-	-		e is filing with you. List the pers	

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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				9			
Fill in this i	information to identify	your case:					
Debtor 1	Quentin	0	Lynch				
	First Name	Middle Name	Last N	ame	Che	eck if this is:	
Debtor 2 (Spouse, if fili	ng) First Name	Middle Name	Last N	amo	- I п	An amended filing	
						A supplement showing post-pe	etition chanter 13
United State the:	es Bankruptcy Court for	Northern	District of Illi	nois state)		expenses as of the following da	
Case numb	er		(0)	itate)			
(If known)						MM / DD / YYYY	
Officia	Form 106I						
Sched	ule I: Your In	come					12/1
information spouse. If r number (if	n about your spouse. I	If you are separated and I, attach a separate she y question.	d your spous	se is not filin	g with you, do	r spouse is living with you, not include information ab ional pages, write your nar	out your
1. Fill in y	our employment		Debtor 1			Debtor 2	
informa	tion.	Employment status					
	ave more than one job,	Employment status	✓ Emplo	=		Employed	
	separate page with tion about additional		Not Er	nployed		Not Employed	
employe	ers.	Occupation				_	
	part time, seasonal, or	Employer's name	Portillo's H	lot Dogs, LLC			
	oloyed work.	Employer's address	2001 Sprir	ng Road, Suite	400		
	tion may include student emaker, if it applies.		Number Str			Number Street	
			Oak Brook		60523	_	
			City	State	Zip Code	City State	Zip Code
		How long employed there?	9 months				
Part 2: 0	Give Details About N	Monthly Income					
		the date you file this form	n. If you have	nothing to rep	ort for any line, v	write \$0 in the space. Include y	our non-filing
	less you are separated.					and the form of the Paragraph of	16
, ,	our non-filing spouse hav ce, attach a separate she		combine the		, ,	or that person on the lines below For Debtor 2 or	w. If you need
				For	Debtor 1	non-filing spouse	
		ary, and commissions (befor, calculate what the monthly		2.	\$1,711.71		
3. Estim	ate and list monthly ove	rtime pay.		3.	+ \$0.00		
4. Calcu	late gross income. Add I	ine 2 + line 3.		4.	\$1,711.71		

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Debtor	1Quentin		ynch	Case number		
	First Name	Middle Name L	ast Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Сору	line 4 here		→ 4.	\$1,711.71		•
5. List a	all payroll ded	uctions:				
5a. 1	Гах, Medicare,	, and Social Security deductions	5a.	\$217.71		
5b. I	Mandatory cor	ntributions for retirement plans	5b.	\$0.00		
5c. \	oluntary cont	ributions for retirement plans	5c.	\$0.00		
5d. I	Required repa	yments of retirement fund loans	5d.	\$0.00		
5e. I	nsurance		5e.	\$0.00		
5f. D	Oomestic supp	ort obligations	5f.	\$0.00		
5g. l	Union dues		5g.	\$0.00		
5h. (Other deduction	ons. Specify:		\$0.00 +		
		ductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	=	\$217.71		
7. Calc	ulate total mo	nthly take-home pay. Subtract line 6 from line	4. 7.	\$1,494.00		
8. List a	all other incon	ne regularly received:				
t	ousiness, profe	om rental property and from operating a ession, or farm				
ç		ent for each property and business showing ordinary and necessary business expenses, and ly net income.	8a.	\$0.00		
8b. I	Interest and di	ividends	8b.	\$0.00		
	Family support dependent reg	t payments that you, a non-filing spouse, or a ularly receive	а			
C	divorce settleme	r, spousal support, child support, maintenance, ent, and property settlement.	8c.	\$0.00		
8d. l	Unemploymen	t compensation	8d.	\$0.00		
8e. S	Social Security	1	8e.	\$0.00		
Ir c u h S	nclude cash ass cash assistance inder the Suppl lousing subsidi Specify:	ent assistance that you regularly receive sistance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es e Programs Income	8f.	\$180.00		
_		irement income	8g.	\$0.00		
		income. Specify:	8h. +	\$0.00 +		
	•	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +		\$180.00]
		r income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing sp	10. ouse	\$1,674.00 +		= \$1,674.00
Inclu friend	ude contributior ds or relatives.	gular contributions to the expenses that you ns from an unmarried partner, members of your amounts already included in lines 2-10 or amou	household, you	r dependents, your roomm		
Spec	cify:					11. + \$0.00
		n the last column of line 10 to the amount in on the <i>Summary of Schedules and Statistical Sur</i>				12. \$1,674.00 Combined
13. Do <u>y</u>	you expect an	increase or decrease within the year after y	ou file this for	m?		monthly income
	Yes. Explain:					

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		Do	cument Page 32	of 70		
Fill in this infor	mation to identify yo	our case:				
Debtor 1	Quentin	0	Lynch	_		
Dobtor 0	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	j	
United States E	Bankruptcy Court for t	the: Northern	District of Illinois (State)	A supplement sho expenses as of th		-petition chapter 13 date:
Case number (If known)						
				WIWI / DD / TTTT		
Official	Form 106	<u>J</u>				
Schedul	e J: Your E	xpenses				12/15
information. If (if known). Ans	-	ed, attach another sheet to t		equally responsible for suppl Iditional pages, write your na		
1. Is this a joi	nt case?					
✓ No. Go	to line 2					
Yes. Do	oes Debtor 2 live in	a separate household?				
_ г	No					
	Yes. Debtor 2 mu	st file Official Forms 106J-2, Ex	penses for Separate Household	of Debtor 2.		
2. Do you have	e dependents?	No				
Do not list D Debtor 2.		Yes. Fill out this information feach dependent	Dependent's relationship Debtor 1 or Debtor 2	p to Dependent's age	Does dep	pendent live ?
	enses include f people other	No No				
than		Yes				
yourself and dependents	-]				
Part 2: Estir	nate Your Ongoi	ng Monthly Expenses				
-	of a date after the b			a supplement in a Chapter 13 eck the box at the top of the t		•
	•	on-cash government assistan ed it on Sc <i>hedule I: Your Inco</i>	-			Your expenses
	or home ownership or the ground or lot. 4	o expenses for your residence .	. Include first mortgage paymer	its and	4.	\$500.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Quentin O Lynch Case number (if known)

First Name	Middle Name L	ast Name		
				Your expenses
5. Additional mortgage payments	for your residence, such as hom	ne equity loans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural gas			6a.	\$125.00
6b. Water, sewer, garbage collec-	tion		6b.	\$0.00
6c. Telephone, cell phone, Interr	et, satellite, and cable services		6c.	\$175.00
6d. Other. Specify:			6d	\$0.00
7. Food and housekeeping suppli	es		7.	\$324.00
8. Childcare and children's education	ntion costs		8.	\$0.00
9. Clothing, laundry, and dry clea	ning		9.	\$50.00
10. Personal care products and s	ervices		10.	\$50.00
11. Medical and dental expenses			11.	\$50.00
12. Transportation. Include gas, m Do not include car payments	aintenance, bus or train fare.		12.	\$250.00
13. Entertainment, clubs, recreat	ion, newspapers, magazines, an	d books	13.	\$0.00
14. Charitable contributions and	religious donations		14.	\$0.00
15. Insurance. Do not include insurance deduct	ed from your pay or included in lin	es 4 or 20.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$0.00
15d. Other insurance. Specify:			15d	\$0.00
16. Taxes. Do not include taxes de	ducted from your pay or included in	n lines 4 or 20.		
Specify:			16	\$0.00
17. Installment or lease payment	s:			
17a. Car payments for Vehicle 1			17a	\$0.00
17b. Car payments for Vehicle 2			17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
		u did not report as deducted from		\$0.00
	I, Your Income (Official Form 10	•	18.	
19. Other payments you make to	support others who do not live w	ith you.	40	
Specify:	not included in lines 4 or 5 of th	is form or an Sahadula li Vaur Income	19.	\$0.00
20. Other real property expenses 20a. Mortgages on other proper		is form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.	•		20b	\$0.00
20c. Property, homeowner's, or	renter's insurance		20b	\$0.00
20d. Maintenance, repair, and up			20d	·
20e. Homeowner's association of	• •			\$0.00
200. Homoowner a association (Jonaominam aues		20e	\$0.00

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Debtor 1 Quentin	0	Lynch	Case number (if known)	
First Name	Middle Name	Last Name		
21. Other. Specify:			2	1 \$0.00
00 0-1	d.,			
22. Calculate your month	•			\$1,524.00
22a. Add lines 4 throug				\$0.00
','	thly expenses for Debtor 2), if any	,		\$1,524.00
	2b. The result is your monthly exp	penses.	22	
23. Calculate your month	ly net income.			
23a. Copy line 12 (your	combined monthly income) from	Schedule I.	23	a \$1,674.00
23b. Copy your monthl	y expenses from line 22 above.		238	\$1, 524.00
	thly expenses from your monthly	income.		\$150.00
The result is your	monthly net income.		23	c
	xpect to finish paying for your car increase or decrease because of a ere:			

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Fill in this information to identify your case:								
Debtor 1	Quentin	0	Lynch					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		Northern	District of Illinois					
			(State)					
Case number (If known)				_				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and						
4	•	4-						
X	/s/ Quentin Lynch	*						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 2/20/2018	Date						
	MM/DD/YYYY	MM/DD/YYYY						

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Fill ir	n this in	formation to	identify your c	ase:							
Debt	tor 1	Quentin		0		Lynch					
Debt	tor 2	First Nan	ne	Middle	Name	Last Na	ıme				
	use, if filing	First Nan	ne	Middle	Name	Last Na	ıme				
Unite	ed State	s Bankruptcy	Court for the:	Northern		District of Illi	nois tate)	_			
Case (If kno	e numbe	er				(0	idio)	_			
	· ·	. –	407								Check if this is a
<u>O</u> T	ricia	l Form	107								amended filing
Sta	item	ent of I	Financia	l Affairs t	for Indi	viduals	Filing	for Ban	kruptc	У	04/1
infor	mation	n. If more sp		ed, attach a sep							pplying correct our name and case
Part	1: Gi	ive Details	About Your	Marital Status	and Wher	e You Live	d Before				
1.	What	is your curre	ent marital sta	atus?							
		Married									
	☑ ▷	Not married									
2.	Durin	g the last 3	years, have yo	u lived anywher	e other thai	n where you	live now?				
		No									
	ш		the places yo	ou lived in the las	st 3 years. D	o not include	e where you li	ve now.			
		Debtor 1:			Dates De	ebtor 1 lived	Debtor	2:			Dates Debtor 2 lived there
							Com	ne as Debtor 1			Same as Debtor 1
	_		_				Saii	ie as Debior i			Same as Debtor 1
	_	937 N Keysto Number Street			From		Number	Street			From
	-				To <u>0</u> :	5/2017					То
	_	Chicago City	Illinois State	60651 Zip Code			City	State	a 7ir	o Code	
		Jity	Otate	Zip Oode				ne as Debtor 1	- Zij	o oode	Same as Debtor 1
	1	Number Street	t		From		Number	Street			From
	-				To						То
	7	City	State	Zip Code			City	State	e Zir	o Code	
3.	Within	the last 8 ve	ars. did vou e	ver live with a s	pouse or lea	ıal equivaler	nt in a commi	unity property	v state or to	erritory? (Con	nmunity property states
		-		ornia, Idaho, Loui		•			•		p. op only oldico
	✓ No										
	☐ Ye	s. Make sure	e you fill out So	chedule H: Your	Codebtors	(Official Form	n 106H).				

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	Quentin O First Name Middle	Lynch e Name Last Na		umber (if known)	
rt 2:	Explain the Sources of Your Inc				
Fill i	you have any income from employm n the total amount of income you receivities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busi	inesses, including part-time		vears?
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$3272.88	Wages, commissions, bonuses, tips Operating a business	
	or last calendar year: anuary 1 to December 31, 2017) YYYY	Wages, commissions, bonuses, tips Operating a business	\$12176.42	Wages, commissions, bonuses, tips Operating a business	
	or the calendar year before that: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
	you receive any other income during de income regardless of whether that in				unemployment, and other
Inclu publi filing List e	you receive any other income during de income regardless of whether that in it benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples come; interest; dividends; m you received together, list it	of other income are alimony; oney collected from lawsuits; only once under Debtor 1.	child support; Social Security, royalties; and gambling and	
Inclu publi filing List e	de income regardless of whether that in the control of benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No	ncome is taxable. Examples come; interest; dividends; m you received together, list it	of other income are alimony; oney collected from lawsuits; only once under Debtor 1.	child support; Social Security, royalties; and gambling and	
Inclu publi filing List e	de income regardless of whether that in the control of benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No	ncome is taxable. Examples come; interest; dividends; m you received together, list it a each source separately. Do	of other income are alimony; oney collected from lawsuits; only once under Debtor 1.	child support; Social Security, royalties; and gambling and listed in line 4.	Gross income from each source
Inclupubli filing List e	de income regardless of whether that in the control of benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No	ncome is taxable. Examples come; interest; dividends; m you received together, list it a each source separately. Do Debtor 1 Sources of income	of other income are alimony; oney collected from lawsuits; only once under Debtor 1. not include income that you Gross income from each source (before deductions	child support; Social Security, royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions and
Inclupubli filing List 6	de income regardless of whether that in benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples come; interest; dividends; m you received together, list it is each source separately. Do Debtor 1 Sources of income Describe below. \$180 monthly from	of other income are alimony; oney collected from lawsuits; only once under Debtor 1. not include income that you Gross income from each source (before deductions and exclusions)	child support; Social Security, royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions and

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Lynch Debtor 1 Quentin __ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other

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btor 1	Quentin		0	Lynd	ch	Case number	(if known)
	First Name		Middle Name	Last	Name		
Insid corp ager	ders include your porations of whic	relatives; a h you are a for a busin	ny general partners n officer, director, p ess you operate as	; relatives of any goerson in control, o	jeneral partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
	No Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insid Inclu	der? ude payments or No	debts gua	ranteed or cosigne	d by an insider.	payments or trans	fer any property o	n account of a debt that benefited an
	res. List all pay	ments that	t benefited an insi	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Case number (if known)

Lynch

Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Civil Cook County Magistrate Court Pending Safeway Insurance vs Quentin O Court Name Lynch On appeal 1000 County Farm Rd NumberStreet Concluded Case number 31620 Adel Georgia Claim #: 00-866-14 City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Debtor 1 Quentin

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Debt		Quentin First Name	O Middle Name	Lynch Last Name	Case number (if known)	
11.	acco	nin 90 days before you filed ounts or refuse to make a p No			ank or financial institution, set off any	amounts from your
		Yes. Fill in the details.				
				Describe the action the	e creditor took Date act was take	
		Creditor's Name				
		Number Street				
				Last 4 digits of account r	number: XXXX-	
		City State	Zip Code			
12.				v of your property in the	possession of an assignee for the bene	fit of creditors. a court-
		pinted receiver, a custodian		y or your proporty in the	socialist of all accignos for the bone	nt or or outlord, a court
	<u> </u>	No You				
	_	Yes				
Part		List Certain Gifts and Co				
13.	Witi		for bankruptcy, did y	ou give any gifts with a to	otal value of more than \$600 per perso	n?
		No Yes. Fill in the details for ea	ach gift.			
		Gifts with a total value of n per person	_	Describe the gifts	Dates you gave the gifts	
		Person to Whom You Gave the	he Gift			
		Number Street				
		City State Person's relationship to you	Zip Code			
		Person to Whom You Gave the	he Gift			
		Number Street				
		City State	Zip Code			
		Person's relationship to you				

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	Quentin	0	Lynch Case nun	nber <i>(if known)</i>	
	First Name	Middle Name	Last Name		
. Wi	thin 2 years before you file	ed for bankruptcy, did	you give any gifts or contributions with a to	tal value of more that	an \$600 to any charity?
✓	No				
Ě		anah aift ar aantributi	on		
	Yes. Fill in the details for	each gill or contributi	OII.		
	Gifts or contributions to		Describe what you contributed	Date ye	
	that total more than \$60	00		contrib	outed
	Charity's Name		-		
			-		
	Number Street		-		
	Number Street				
	City State	Zip Code	-		
		_p			
rt 6:	List Certain Losses				
. Wit	thin 1 vear before vou filed	l for bankruptev or sir	nce you filed for bankruptcy, did you lose any	vthing because of th	eft. fire. other disaster. or
	mbling?			, ,	
	l No				
✓					
	Yes. Fill in the details.				
	Describe the property yo	ou lost and	Describe any insurance coverage for th	e loss Date o	of your Value of property
	how the loss occurred		Include the amount that insurance has paid		lost
			pending insurance claims on line 33 of Sci	hedule	
			A/B: Property.		
rt 7:	List Certain Payments	s or Transfers			
abo	out seeking bankruptcy or	preparing a bankrup			perty to anyone you consulted
abo	out seeking bankruptcy or	preparing a bankrup			perty to anyone you consulted
abo	out seeking bankruptcy or lude any attorneys, bankrupt	preparing a bankrup	tcy petition?		erty to anyone you consulted
abo	out seeking bankruptcy or lude any attorneys, bankrupt No	preparing a bankrup	tcy petition? r credit counseling agencies for services required	d in your bankruptcy.	
abo	out seeking bankruptcy or lude any attorneys, bankrupt No	preparing a bankrup	tcy petition?	d in your bankruptcy.	ayment Amount of
abo	out seeking bankruptcy or lude any attorneys, bankrupt No	preparing a bankrup	tcy petition? or credit counseling agencies for services required Description and value of any property	d in your bankruptcy.	ayment Amount of sfer payment
abo	out seeking bankruptcy or lude any attorneys, bankrupt No	preparing a bankrup	tcy petition? In credit counseling agencies for services required Description and value of any property transferred	d in your bankruptcy. Date poor tran	ayment Amount of sfer payment ade
abo	out seeking bankruptcy or lude any attorneys, bankrupt No Yes. Fill in the details.	preparing a bankrup	tcy petition? or credit counseling agencies for services required Description and value of any property	Date por tran	ayment Amount of sfer payment ade
abo	out seeking bankruptcy or lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm	preparing a bankrup	tcy petition? In credit counseling agencies for services required Description and value of any property transferred	Date por tran	ayment Amount of sfer payment ade
abo	out seeking bankruptcy or lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	preparing a bankrup	tcy petition? In credit counseling agencies for services required Description and value of any property transferred	Date por tran	ayment Amount of sfer payment ade
abo	but seeking bankruptcy or lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street	preparing a bankrup	tcy petition? In credit counseling agencies for services required Description and value of any property transferred	Date por tran	ayment Amount of sfer payment ade
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	preparing a bankrup tcy petition preparers, o	tcy petition? In credit counseling agencies for services required Description and value of any property transferred	Date por tran	ayment Amount of sfer payment ade
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	preparing a bankrup tcy petition preparers, o	tcy petition? In credit counseling agencies for services required Description and value of any property transferred	Date por tran	ayment Amount of sfer payment ade
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	preparing a bankrup tcy petition preparers, o	tcy petition? In credit counseling agencies for services required Description and value of any property transferred	Date por tran	ayment Amount of sfer payment ade
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State	preparing a bankrup tcy petition preparers, o	tcy petition? In credit counseling agencies for services required Description and value of any property transferred	Date por tran	ayment Amount of sfer payment ade
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	preparing a bankrup tcy petition preparers, o	tcy petition? In credit counseling agencies for services required Description and value of any property transferred	Date por tran	ayment Amount of sfer payment ade
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	preparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? In credit counseling agencies for services required Description and value of any property transferred	Date por tran	ayment Amount of sfer payment ade
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State	preparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? In credit counseling agencies for services required Description and value of any property transferred	Date por tran	ayment Amount of sfer payment ade
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay	preparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? In credit counseling agencies for services required Description and value of any property transferred	Date por tran	ayment Amount of sfer payment ade
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	preparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? In credit counseling agencies for services required Description and value of any property transferred	Date por tran	ayment Amount of sfer payment ade
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid	preparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? In credit counseling agencies for services required Description and value of any property transferred	Date por tran	ayment Amount of sfer payment ade
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay	preparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? In credit counseling agencies for services required Description and value of any property transferred	Date por tran	ayment Amount of sfer payment ade
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid	preparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? In credit counseling agencies for services required Description and value of any property transferred	Date por tran	ayment Amount of sfer payment ade
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Was Paid Number Street	60603 Zip Code	tcy petition? In credit counseling agencies for services required Description and value of any property transferred	Date por tran	ayment Amount of sfer payment ade
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid	preparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? In credit counseling agencies for services required Description and value of any property transferred	Date por tran	ayment Amount of sfer payment ade
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Was Paid Number Street Street State City State Street Street State City State	60603 Zip Code	tcy petition? In credit counseling agencies for services required Description and value of any property transferred	Date por tran	ayment Amount of sfer payment ade
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Was Paid Number Street	60603 Zip Code	tcy petition? In credit counseling agencies for services required Description and value of any property transferred	Date por tran	ayment Amount of sfer payment ade
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Was Paid Number Street Street State City State Street Street State City State	60603 Zip Code Zip Code	tcy petition? In credit counseling agencies for services required Description and value of any property transferred	Date por tran	ayment Amount of sfer payment ade

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Debte		Quentin	0		Case nur	mber <i>(if known)</i>	-		
		First Name	Middle Name	Last Name					
	help	hin 1 year before you filed by you deal with your credit not include any payment or t	ors or to make paym		∍half pay	y or transfer	any property to a	anyone	who promised to
	✓	No Yes. Fill in the details.							
				Description and value of any pr transferred	operty		Date payment or transfer was made	Amou	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
	the Incl	ordinary course of your bu	isiness or financial at nd transfers made as s	security (such as the granting of a secu					
		136. Fill II die Gottalie.		Description and value of proper transferred	1	Describe any payments red in exchange	property or ceived or debts p	oaid	Date transfer was made
		Person Who Received Trans	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code u						
		Person Who Received Trans	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code						
	ben	hin 10 years before you file eficiary? ese are often called asset-pro No		d you transfer any property to a self	-settled	trust or simi	lar device of wh	ich you	are a
		Yes. Fill in the details.		Description and value of the p	ronerty	transformed			Date
				Sessification and value of the p	Toperty	anoienteu			transfer was
		Name of trust							

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Debtor 1 Quentin 0 Lynch Case number (if known) Middle Name First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Lynch Debtor 1 Quentin _ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Quentin		0	Lyr	nch	Cas	e number <i>(it</i>	known)		
		First Name		Middle Name	Las	st Name					
26.	Hav	e you been a part	y in any judic	ial or administ	rative procee	eding under	any environmen	ntal law? In	clude settlen	nents and orde	ers.
		No Yes. Fill in the det	tails.								
					Court or age	ency		Nature o	of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStree						Concluded
		O: D-4-! - A	-	···-i	City	State	Zip Code				
	t 11:	Give Details Al				-					
27.	With	nin 4 years before					-	_		o any business	s?
					-		activity, either for rtnership (LLP)	uII-time or p	oart-time		
		A partner in a	a partnership	•			,				
		_		naging executi			ooration				
	V	No. None of the a				,					
	Ħ	Yes. Check all tha				w for each b	usiness.				
					Descr	ibe the natu	re of the busine	ess			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street			_				Dates busin	ness existed	
		City	State	Zip Code	Name	of accounta	ant or bookkeep	er	From	То	
					Descr	ibe the natu	re of the busine	ess			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name	of accounta	ant or bookkeep	er	Europ	т.	
		City	State	Zip Code					From	To	
					Descr	ibe the natu	re of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			Name	of accounts	ant or bookkeep	er	Dates busin	ness existed	
		City	State	Zip Code		or account	or bookkeep		From	To	

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Deb	tor 1 Quentin		0	Lynch	Case number (if known)
	First Name		Middle Name	Last Name	
28.	Within 2 years be creditors, or other		bankruptcy, did y	ou give a financial statem	ent to anyone about your business? Include all financial institutions,
	Yes. Fill in the	e details below.			
	_			Date issued	
	Name			MM/DD/YYYY	_
	Number St	reet		_	
	City	State	Zip Code	_	
			p		
Part	Sign Below	V			
t	true and correct. I	understand that	making a false sta es up to \$250,000,	atement, concealing prop	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Si	ignature of Debtor			Signature of Debtor 2
	5	0/00/0010			Date
ı		ate 2/20/2018 ditional pages to	Your Statement of	f Financial Affairs for Indiv	riduals Filing for Bankruptcy (Official Form 107)?
ı	No				
i	Yes				
ı	Did you pay or agre	ee to pay someor	ne who is not an a	ttorney to help you fill out	bankruptcy forms?
[✓ No				
Ī	Yes. Name of p	erson			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Quentin O Lynch	Northern Distric	Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
			N OF ATTORNEY F	
1	 Pursuant to 11 U.S.C. § 329(a) and l compensation paid to me within one rendered or to be rendered on behalt 	year before the filing of the p	etition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to a	ccept		\$4,000.00
	Prior to the filing of this statement I	have received		\$300.00
	Balance Due			\$3,700.00
2	. The source of the compensation pai	d to me was:		
	✓ Debtor	Other (specify)		
3	. The source of the compensation pai	d to me is:		
	✓ Debtor	Other (specify)		
4	I have not agreed to share the all members and associates of my		with any other person unless the	y are
		w firm. A copy of the agreemer	n a other person or persons who a nt, together with a list of the name	
5	 In return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy; 	-	service for all aspects of the bank advice to the debtor in determining	· ·
	b. Preparation and filing of any	petition, schedules, statemen	ts of affairs and plan which may b	pe required;
	c. Representation of the debtor	at the meeting of creditors an	d confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings and	other contested bankruptcy matt	ters;
6	s. By agreement with the debtor(s), the	above-disclosed fee does not	include the following services:	
		CERTIFICA	TION	
	I certify that the foregoing is a comple tor(s) in this bankruptcy proceedings.	te statement of any agreemen	t or arrangement for payment to n	ne for representation of the
	2/20/2018		/s/ Michael Miller	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$300.00 toward the flat fee, leaving a balance due of \$3,700.00; and \$77.00 for expenses, leaving a balance due of \$4,087.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/20/2018	
Signed:	:	
/s/ Que	ntin Lynch	
		/s/ Michael Miller
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	<u> </u>	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Lynch, Quentin O	Case No	Casa No		
	Debtor(s)				
		Chapter.	Chapter13		
	VERIFICA	ATION OF CREDITOR MAT	ΓRIX		
Ti knowledge	he above named Debtors hereby verify t e.	hat the attached list of creditors is to	rue and correct to the best of their		
Date:	2/20/2018	/s/ Lynch, Quer Lynch, Quentin Signature of De	0		

VERIZON WIRELESS P.O. Box 660108 Dallas, TX, 75266

HARVARD COLLECTION SER 4839 ELSTON AVE CHICAGO, IL, 60630

IL Department of Human Services 100 W Randolph St, 13th Floor Chicago, IL, 60601

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

AFNI, INC. PO Box 3517 Bloomington, IL, 61702

AT&t Uverse PO Box 64794 Saint Paul, MN, 55164

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Illinois Department of Revenue- Bankruptcy Section PO Box 19035 Attn: Mary Hobbs Springfield, IL, 62794

Safeway Insurance 662 w Grand 4th FI Chicago, IL, 60654

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Debtor 1 Quentin	O Middle Name	Lynch Last Name	Case number (if known)	
Part 6: Answer These Que	estions for Reporting Purpose			
16. What kind of debts do you have?	16a. Are your debts primari "incurred by an individu No. Go to line 16b. Yes. Go to line 17.	ly consumer debts lal primarily for a per lily business debts? r investment or thro	rsonal, family, or househol Business debts are debts ugh the operation of the b	that you incurred to obtain usiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that	ter 7. Do vou estimate		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999		5,000 10,000 -25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,00 \$50,00	,001-\$10 million 10,001-\$50 million 10,001-\$100 million 100,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,00 \$50,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below			11 6 4 10	e information provided is true and
For you	of title 11, United States Counder Chapter 7. If no attorney represents me out this document, I have obtouch I request relief in accordance I understand making a false connection with a bankrupto both. 18 U.S.C. §§ 152, 134	de. I understand the and I did not pay of otained and read the with the chapter of statement, concealing cy case can result in	relief available under each agree to pay someone who notice required by 11 U.S title 11, United States Co	ligible, under Chapter 7, 11,12, or 13 in chapter, and I choose to proceed no is not an attorney to help me fill S.C. § 342(b). Indee, specified in this petition. Indee, or property by fraud in mprisonment for up to 20 years, or
	Signature of Debtor 1 Executed on 2/3/201	18 /DD/YYYY	Signature of D	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Quentin	0	Lynch
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number (If known)	-		(State)

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	rt 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attor	rney to help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the su	mmary and schedules filed with this declaration and
	that they are true and correct.	
x		x
	Signature of Debtor 1	Signature of Debtor 2
	Date 2/3/2018 MM/DD/YYYY	DateMM/DD/YYYY

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Debto	r 1 Quentin		0	Lynch	Case number (if known)
	First Name		Middle Name	Last Name	
	No	s before you filed for lother parties.	oankruptcy, did y	ou give a financial state	ement to anyone about your business? Include all financial institutions,
-				Date issued	
	Name			MM/DD/YYYY	
	Number	Street			
	City	State	Zip Code	 ;	
	— City	State	Zip Code		
Part 1	2: Sign Be	low			
a b	pankruptcy c	ase can result in fine	s up to \$250,000,	atement, concealing pro	pperty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debtor 1	40%	7	Signature of Debtor 2
		D-1- 0/0/0010			Date
Dic	d you attach	Date 2/3/2018 additional pages to Y	our Statement o	f Financial Affairs for In	dividuals Filing for Bankruptcy (Official Form 107)?
	Yes				
Die	d you pay or	agree to pay someone	who is not an a	ttorney to help you fill o	ut bankruptcy forms?
~	No				
Ē	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Debtor(s)	Case No	
		Chapter.	Chapter13
	VERI	FICATION OF CREDITOR MAT	RIX
Th nowledge	ne above named Debtors hereby v e.	erify that the attached list of creditors is tru	ue and correct to the best of their
date:	2/3/2018	/s/ Lynch, Quent Lynch, Quentin (Signature of Deb	

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Debto	r 1 Quentin First Name	O Middle Name	Lynch Last Name	Case number (if known)	
16.	Calculate the median	family income that applies to	you. Follow these steps:		
	16a. Fill in the state in w	hich you live.	Illinois		
	16b. Fill in the number of	of people in your household.	1		
	household	amily income for your state and s	To find	a list of applicable median income amounts, go online ay also be available at the bankruptcy clerk's office.	\$51,317.00
17.	How do the lines comp				
	17a. Line 15b is les under 11 U.S.	s than or equal to line 16c. On tl <i>C. § 1325(b)(3).</i> Go to Part 3. D	he top of page 1 of this On NOT fill out Calculation	form, check box 1, <i>Disposable income is not determined</i> on of <i>Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325		Calculation of Dispos	ck box 2, <i>Disposable income is determined under 11</i> able Income (Official Form 122C-2). On line 39 of that	
Part :	Calculate Your C	Commitment Period Under	11 U.S.C. §1325(b)	(4)	
18.	Copy your total averag	e monthly income from line 1	1.	атап дата мараун таар на пр ана разгандарандарандаранда на	\$1,883.72
19.	Deduct the marital ad commitment period und	j ustment if it applies. If you are ler 11 U.S.C. § 1325(b)(4) allows	e married, your spouse is s you to deduct part of y	s not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a. If the marital adjust	tment does not apply, fill in 0 on	line 19a.	3	-\$0.00
	19b. Subtract line 19a	from line 18.			\$1,883.72
20.	Calculate your curren	t monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.	CONTRACTOR OF STATEMENT STATEMENT	TO AND A SECOND	AND BANKANARANIA BANKARANIA BANKARANIA BANKARANIA SANTASOON DISTRIBUTUU SANTASOON DISTRI	\$1,883.72
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your o	current monthly income for the ye	ear for this part of the for	m.	\$22,604.64
	20c. Copy the median f	amily income for your state and s	size of household from I	ine 16c.	\$51,317.00
21.	How do the lines com	pare?			
		n line 20c. Unless otherwise orde is 3 years. Go to Part 4.	ered by the court, on the	top of page 1 of this form, check box 3, The	
		an or equal to line 20c. Unless o t period is 5 years. Go to Part 4.	therwise ordered by the	court, on the top of page 1 of this form, check box	
Part	Sign Below				
		1 / 1/67	>	is statement and in any attachments is true and correct.	
	/s/ Quentin Signature of De		_ ×	Signature of Debtor 2	
	Signature or De	BIOT		olginature of Debtor 2	
	Date 2/20/20 MM/DD/			DateMM/DD/YYYY	
	If you checked 17a, If you checked 17b above.	do NOT fill out or file Form 122 fill out Form 122C-2 and file it v	C-2. with this form. On line 3	9 of that form, copy your current monthly income from line	e 14

B2030 (Form 2030) (12/15)

In

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

re	Quentin O Lynch		Case	e No.	
_	Debtor				(If known)
			Cha	oter	Chapter 13
	DISCLOSURE OF	COMPENSAT	TION OF ATTOR	NEY FOR	DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and l compensation paid to me within one rendered or to be rendered on behalf	year before the filing o	the petition in bankruptcy,	or agreed to be pa	aid to me, for services
	For legal services, I have agreed to a	ccept		\	\$4,000.00
	Prior to the filing of this statement I	have received			\$300.00
	Balance Due				\$3,700.00
2	. The source of the compensation paid	d to me was:			
	✓ Debtor	Other (spe	ecify)		
3.	. The source of the compensation paid	d to me is:			
	✓ Debtor	Other (spe	ecify)		
4.	I have not agreed to share the ab members and associates of my I	pove-disclosed compen aw firm.	sation with any other persor	unless they are	
	I have agreed to share the above members or associates of my law the people sharing in the compe	w firm. A copy of the agr			:
5.	. In return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;				
	b. Preparation and filing of any	petition, schedules, stat	ements of affairs and plan v	vhich may be requ	iired;
	c. Representation of the debtor	at the meeting of credit	ors and confirmation hearing	g, and any adjourr	ned hearings thereof;
	d. Representation of the debtor	in adversary proceeding	s and other contested bank	ruptcy matters;	
6.	By agreement with the debtor(s), the	above-disclosed fee do	es not include the following	services:	
		CERT	IFICATION		
	certify that the foregoing is a complet or(s) in this bankruptcy proceedings.	e statement of any agre	ement or arrangement for pa	ayment to me for r	representation of the
	2/3/2018		/s/ Michael M	iller	
	Date		Signature of Atto	orney	
			Semrad Law F	irm	
			Name of law f	rm	



UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$300.00 toward the flat fee, leaving a balance due of \$3,700.00; and \$77.00 for expenses, leaving a balance due of \$4,087.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 2/3/2018		
Signed:		
/s/ Quentin Lynch		
	/s/ Michael Miller	
Debtor(s)	Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.